Claims

1. Installation for supporting a financial transaction, comprising at least a memory (5, 7, 9, 11) and a processor (1), which is connected to the memory and is equipped to perform the following steps under the control of a program stored in the at least one memory:

(a) storage of future index data I_i, where i = 1, 2, ... x, in the at least one memory, each future index I_i being defined as the anticipated factor by which in a year i goods will have become more expensive as a consequence of inflation, compared with a predetermined start year;

(b) storage of future interest rates int_i, where i = 1, 2, ... x, in the at least one memory, each interest rate int_i being defined as the interest to be anticipated in year i;

(c) receipt of a desired coupon value CV from a user;

(d) calculation of at least one inflation correction value for the coupon value CV in year i making use of the coupon value CV and of the future index data I_i,

(e) calculation of a cash value of the at least one inflation correction value for the coupon value CV in year i making use of the coupon value CV, the future index data I_i and the interest rates int_i;

(f) presentation of a purchase price to the user at which the at least one inflation correction value for the coupon value CV, or a portion thereof, can be purchased.

2. Installation according to Claim 1, wherein the processor (1) is equipped to:

- calculate, in step (d), a cumulative inflation correction value CAP_i for the coupon value CV from the start year to year i,
- calculate, in step (e), a cumulative cash value P_i of the cumulative inflation correction value CAP_i for the coupon value CV from the start year to year i;
- to present to the user, in step (f), the purchase price at which the cumulative inflation correction value CAP_i for the coupon value CV can be purchased.

3. Installation according to Claim 1 or 2, wherein the processor (1) is equipped to:

- calculate a future index I_x in a year x as follows:

$$I_x = \prod_{i=1}^{x} (1 + inf_i)$$

- calculate the cumulative inflation correction value CAP_x in year x as follows:

$$CAPx = CV \cdot \sum_{i=1}^{x} (I_i - 1)$$

- calculate the cumulative cash value P_x in year x as follows:

$$Px = CV \cdot \sum_{i=1}^{x} \frac{(I_i - 1)}{(1 + int_i)^i}$$

4. Installation according to one of the preceding claims, wherein calculation of the purchase price also takes account of at least one of the following parameters: risk of property standing empty and expected inflation elsewhere.

5. Installation according to one of the preceding claims, wherein the future index data are determined on the basis of at least one parameter from the following series:

- all households,
- all households derived,
- employees, low,
- employees, low derived,
- employees, high,
- employees, high derived.

6. Installation according to one of the preceding claims, wherein the purchase price is offered to the user in the form of an inflation coupon by means of which cover against inflation is obtained in at least one of the following regions: Europe, the UK, the USA and Japan.

7. Installation according to one of the preceding claims, wherein the currency of the coupon value for a territory provides cover against inflation in that territory.

8. Installation according to one of Claims 1-6, wherein the currency of the coupon value for a territory provides cover against inflation in another territory.

9. Installation according to one of the preceding claims, wherein data relating to at least one of the following groups of data are stored in the at least one memory (5, 7, 9, 11):

- user profiles;
- outstanding purchase orders and orders for sale;
- active orders;
- log of purchase orders, orders for sale and lapsed orders;
- log of user activities.

10. Installation according to one of the preceding claims, wherein the installation is a computer installation with which other computer set-ups are able to communicate via a telecommunications system.

11. Installation according to Claim 10, wherein the telecommunications system is the Internet.

12. Method for supporting a financial transaction with the aid of an installation comprising at least one memory (5, 7, 9, 11) and a processor (1) connected thereto, the method comprising the following steps on the installation:

(a) storage of future index data I_i, where i = 1, 2, ... x, in the at least one memory, each future index I_i being defined as the anticipated factor by which in a year i goods will have become more expensive as a consequence of inflation, compared with a predetermined start year;

(b) storage of future interest rates int_i, where i = 1, 2, ... x, in the at least one memory, each interest rate int_i being defined as the interest to be anticipated in year i;

(c) receipt of a desired coupon value CV from a user;

(d) calculation of at least one inflation correction value for the coupon value CV in year i making use of the coupon value CV and of the future index data I_i,

(e) calculation of a cash value of the at least one inflation correction value for the coupon value CV in year i making use of the coupon value CV, the future index data I_i and the interest rates int_i;

(f) presentation of a purchase price to the user at which the at least one inflation correction value for the coupon value CV, or a portion thereof, can be purchased.

13. Method according to Claim 12, wherein the method performs the following steps:

- calculation, in step (d), of a cumulative inflation correction value CAP_i for the coupon value CV from the start year to year i,
- calculation, in step (e), of a cumulative cash value P_i of the cumulative inflation correction value CAP_i for the coupon value CV from the start year to year i;
- to present to the user, in step (f), the purchase price at which the cumulative inflation correction value CAP_i for the coupon value CV can be purchased.

14. Method according to Claim 12 or 13, comprising the following steps:

- calculation of a future index I_x in a year x as follows:

$$I_x = \prod_{i=1}^{x} (1 + inf_i)$$

- calculation of the cumulative inflation correction value CAP_x in year x as follows:

$$CAPx = CV \cdot \sum_{i=1}^{x} (I_i - 1)$$

- calculation of the cumulative cash value P_x in year x as follows:

$$Px = CV \cdot \sum_{i=1}^{x} \frac{(I_i - 1)}{(1 + int_i)^i}$$

15. Method according to one of Claims 12 - 14, wherein calculation of the purchase price also takes account of at least one of the following parameters: risk of property standing empty and expected inflation elsewhere.

16. Method according to one of Claims 12 - 15, wherein the future index data are determined on the basis of at least one parameter from the following series:

- all households,
- all households derived,

- employees, low,
- employees, low derived,
- employees, high,
- employees, high derived.

17. Method according to one of Claims 12 - 16, wherein the purchase price is offered to the user in the form of an inflation coupon by means of which cover against inflation is obtained in at least one of the following regions: Europe, the UK, the USA and Japan.

18. Method according to one of Claims 12 - 17, wherein the currency of the coupon value for a territory provides cover against inflation in that territory.

19. Method according to one of Claims 12 - 17, wherein the currency of the coupon value for a territory provides cover against inflation in another territory.

20. Method according to one of Claims 12 - 19, wherein data relating to at least one of the following groups of data are stored in the at least one memory (5, 7, 9, 11):

- user profiles;
- outstanding purchase orders and orders for sale;
- active orders;
- log of purchase orders, orders for sale and lapsed orders;
- log of user activities.

21. Method according to one of Claims 12 - 20, wherein the installation is a computer installation with which other computer set-ups are able to communicate via a telecommunications system.

22. Method according to Claim 21, wherein the telecommunications system is the Internet.

23. Computer program product that can be loaded on a computer installation for supporting a financial transaction, which computer installation comprises at least one memory (5, 7, 9, 11) and a processor (1) connected thereto, which processor can perform the

following steps after the computer program product has been loaded:

(a) storage of future index data I_i, where i = 1, 2, ... x, in the at least one memory, each future index I_i being defined as the anticipated factor by which in a year i goods will have become more expensive as a consequence of inflation, compared with a predetermined start year;

(b) storage of future interest rates int_i, where i = 1, 2, ... x, in the at least one memory, each interest rate int_i being defined as the interest to be anticipated in year i;

(c) receipt of a desired coupon value CV from a user;

(d) calculation of at least one inflation correction value for the coupon value CV in year i making use of the coupon value CV and of the future index data I_i,

(e) calculation of a cash value of the at least one inflation correction value for the coupon value CV in year i making use of the coupon value CV, the future index data I_i and the interest rates int_i;

(f) presentation of a purchase price to the user at which the at least one inflation correction value for the coupon value CV, or a portion thereof, can be purchased.

24. Data carrier provided with a computer program product according to Claim 23.

25. Method for performing a financial service comprising the following steps:

(a) calculation of at least one inflation correction value for a desired coupon value CV in a year i making use of the coupon value CV and of future index data I_i, each future index I_i being defined as the anticipated factor by which in a year i goods will have become more expensive as a consequence of inflation, compared with a predetermined start year;

(b) calculation of a cash value of the at least one inflation correction value for the coupon value CV in year i making use of the coupon value CV, the future index data I_i and the interest rates int_i, each interest rate int_i being defined as the interest to be anticipated in year i;

(c) presentation of a purchase price to a purchaser at which the at least one inflation correction value for the coupon value CV, or a portion thereof, can be purchased.

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